

In re:
Elizabeth Palmer
Debtor

Case No. 25-10525-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 10, 2025

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2025:

Recip ID	Recipient Name and Address
db	Elizabeth Palmer, 3166 Edgemont St, Philadelphia, PA 19134-5119
14976664	Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903
14976681	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14976683	+ Realty Works, 1200 Park Drive, Cherry Hill, NJ 08002-3728
14976689	Target, c/o Financial & Retail Svcs Mailstop BT, Minneapolis, MN 55440
14976692	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Feb 11 2025 00:09:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: QLEFELDMAN.COM	Feb 11 2025 05:02:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Feb 11 2025 00:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 11 2025 05:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2025 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Feb 11 2025 00:09:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14976659	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 11 2025 00:21:06	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14976660	Email/PDF: bncnotices@becket-lee.com	Feb 11 2025 00:32:47	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14976661	+ EDI: BANKAMER	Feb 11 2025 05:02:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14976662	EDI: TSYS2	Feb 11 2025 05:02:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14976665	Email/Text: megan.harper@phila.gov	Feb 11 2025 00:09:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14976663	EDI: CITICORP	Feb 11 2025 05:02:00	Citibank, Citicorp Cr Svcs/Centralized

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			Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14976666	Email/Text: bankruptcy@philapark.org	Feb 11 2025 00:09:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14976667	+ EDI: WFNNB.COM	Feb 11 2025 05:02:00	Comenity Bank / The Limited, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14976668	+ EDI: WFNNB.COM	Feb 11 2025 05:02:00	Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14976669	+ EDI: WFNNB.COM	Feb 11 2025 05:02:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14976670	+ EDI: WFNNB.COM	Feb 11 2025 05:02:00	Comenity Capital/idling, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14976671	+ EDI: WFNNB.COM	Feb 11 2025 05:02:00	Comenity/Ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14976672	+ EDI: WFNNB.COM	Feb 11 2025 05:02:00	Comenitybank/New York, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14976673	Email/PDF: creditonebknotifications@resurgent.com	Feb 11 2025 00:21:06	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14976677	EDI: CITICORP	Feb 11 2025 05:02:00	Macy's/ DSNB, Attn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14976674	EDI: IRS.COM	Feb 11 2025 05:02:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14976675	EDI: JPMORGANCHASE	Feb 11 2025 05:02:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14976676	Email/Text: PBNCNotifications@peritussservices.com	Feb 11 2025 00:09:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14976678	Email/Text: fesbank@attorneygeneral.gov	Feb 11 2025 00:09:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14976679	EDI: PENNDEPTREV	Feb 11 2025 05:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14976679	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2025 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14976680	^ MEBN	Feb 10 2025 23:57:02	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14976682	Email/Text: bankruptcy@philapark.org	Feb 11 2025 00:09:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14976684	EDI: SYNC	Feb 11 2025 05:02:00	Syncb/all Pro, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14976685	EDI: SYNC	Feb 11 2025 05:02:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14976686	+ EDI: SYNC	Feb 11 2025 05:02:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14976687	EDI: SYNC	Feb 11 2025 05:02:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14976688	+ EDI: SYNC	Feb 11 2025 05:02:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14976690	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 11 2025 00:09:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001

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14976691	Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 11 2025 00:09:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14976693	EDI: USAA.COM	Feb 11 2025 05:02:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Rd, San Antonio, TX 78288-0001
14976694	+ EDI: WFFC2	Feb 11 2025 05:02:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2025

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	Elizabeth Palmer	Social Security number or ITIN:	xxx-xx-6221
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter:	7 2/7/25
Case number:	25-10525-amc		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Elizabeth Palmer	
2. All other names used in the last 8 years		
3. Address	3166 Edgemont St Philadelphia, PA 19134-5119	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Lynn E. Feldman, Trustee 2310 Walbert Ave Ste 103 Allentown, PA 18104	Contact phone 610-530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

Debtor **Elizabeth Palmer**

Case number **25-10525-amc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Contact phone (215)408-2800
		Date: 2/10/25
7. Meeting of creditors	March 13, 2025 at 02:50 PM	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 635-2246, Enter Meeting ID 338 913 1039, and Passcode 3443449121
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 5/12/25
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	